

Information to identify the case:

Debtor 1	<u>Vincent E. Barbarino</u>	Social Security number or ITIN	xxx-xx-1793
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michela I. Barbarino</u>	Social Security number or ITIN	xxx-xx-9973
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-23922-CMB		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Vincent E. Barbarino

Michela I. Barbarino

1/12/24

By the court: Carlota M Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Vincent E. Barbarino
Michela I. Barbarino
Debtors

Case No. 18-23922-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 12, 2024

User: auto
Form ID: 3180W

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Vincent E. Barbarino, Michela I. Barbarino, 181 Baker Drive, McKnight, PA 15237-3661
14926313	+ Allegheny Image, 9335 McKnight Road, Pittsburgh, PA 15237-5903
14926318	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court., Collection Service Center, 250 Mt. Lebanon Blvd., Suite 420, Pittsburgh, PA 15122
14926322	+ Roundpoint Mortgage Svcs Corporation, PO Box 674150, Dallas, TX 75267-4150

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 13 2024 04:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 13 2024 04:47:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2024 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 12 2024 23:59:00	Freedom Mortgage Corporate, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 12 2024 23:59:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14926312	+ Email/Text: bncnotifications@pheaa.org	Jan 12 2024 23:59:00	AES/PHEAA, PO Box 61047, Harrisburg, PA 17106-1047
14926314	+ EDI: BANKAMER	Jan 13 2024 04:47:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14926315	+ EDI: BANKAMER	Jan 13 2024 04:47:00	Bank of America, N.A., PO Box 15220, Wilmington, DE 19886-5220
14945368	EDI: BANKAMER	Jan 13 2024 04:47:00	Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785
14930317	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 12 2024 23:59:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919

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14926321	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 12 2024 23:59:00	RBS Citizens, N.A., 1000 Lafayette Blvd, Bridgeport, CT 06604
14961087	Email/PDF: bncnotices@becket-lee.com	Jan 13 2024 00:10:42	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14961511	+ Email/Text: RASEBN@raslg.com	Jan 12 2024 23:59:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14961507	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 13 2024 00:01:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15120703	Email/Text: ECMCBKNotices@ecmc.org	Jan 13 2024 00:00:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14926319	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 12 2024 23:59:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15497452	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 12 2024 23:59:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14926316	EDI: JPMORGANCHASE	Jan 13 2024 04:47:00	Chase, PO Box 15298, Wilmington, DE 19850
14926317	EDI: JPMORGANCHASE	Jan 13 2024 04:47:00	Chase/Disney Rewards, PO Box 15298, Wilmington, DE 19850
14926320	+ Email/Text: PBNCNotifications@perituservices.com	Jan 12 2024 23:59:00	Kohl's Department Stores, Inc., PO Box 3115, Milwaukee, WI 53201-3115
14962508	Email/PDF: resurgentbknofications@resurgent.com	Jan 13 2024 00:11:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15318945	Email/Text: peritus@ebn.phinsolutions.com	Jan 13 2024 00:01:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14944232	+ Email/Text: bncnotifications@pheaa.org	Jan 12 2024 23:59:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14964815	EDI: PRA.COM	Jan 13 2024 04:47:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14927365	+ EDI: PRA.COM	Jan 13 2024 04:47:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14945812	^ MEBN	Jan 12 2024 23:50:07	RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd Buildings 6&8, Charlotte, NC 28217-1932
14926323	+ EDI: SYNC	Jan 13 2024 04:47:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
14926324	EDI: CITICORP	Jan 13 2024 04:47:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
cr		RoundPoint Mortgage Servicing Corporation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2024 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Vincent E. Barbarino bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Michela I. Barbarino bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com
Maria Miksich	on behalf of Creditor RoundPoint Mortgage Servicing Corporation mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Ryan Starks	on behalf of Creditor Freedom Mortgage Corporation Ryan.Starks@brockandscott.com wbecf@brockandscott.com
Ryan Starks	on behalf of Creditor Freedom Mortgage Corporate Ryan.Starks@brockandscott.com wbecf@brockandscott.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
TOTAL: 12	